

Chapter 2. A Profile of Washington's Uninsured

Introduction

This chapter presents a profile of Washington's uninsured. We focus on the uninsured population under age 65, since these individuals account for most of the uninsured and are most likely to be affected by state policies to expand insurance. This chapter examines factors that are related to the uninsured rate such as age, income, presence or absence of children, numbers of workers in a family, race and ethnicity, citizenship status, geographic region, education levels, gender, and health status. We also look briefly at the length of time without insurance among the uninsured.

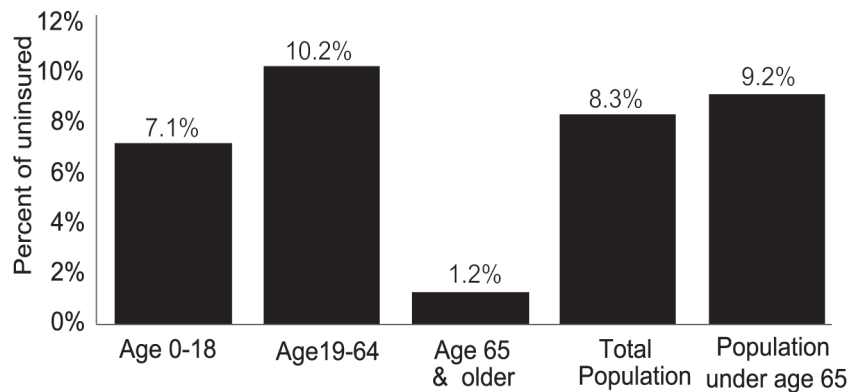
We highlight major uninsured populations who are potential targets for policies or partnerships designed to expand coverage. Potential target groups include low-income individuals and childless, young adults. The majority of the uninsured are in families with at least one employed person. Although other characteristics, such as rural location or being a racial or ethnic minority, help predict being uninsured, the majority of the uninsured are whites in the Puget Sound region. Hispanics make up the next largest ethnic group of uninsured and may benefit from enrollment efforts.

Major Findings

Major Gaps in Insurance Coverage for the Population Under 65

- Most of the uninsured are low income. Those with incomes at or below 200 percent of the federal poverty level (FPL) account for almost two-thirds of the uninsured, or about 308,000 people in 2000. This suggests that lack of affordable insurance for low-income people is a major barrier to coverage. Among the low-income population, 20 percent are uninsured. The rate is 14 percent even when controlling for other characteristics that tend to affect the likelihood of being uninsured.
- Young adults between the ages of 19 and 34 are the largest uninsured group among all age groups.
- Over half (53 percent) of the uninsured are adults without any children, comprising about 256,000 people. As Chapter 5 shows, many of these people are not eligible for any public program.
- More than three-quarters (75.4 percent) of the uninsured are in families with at least one worker. This suggests that policies to expand the employer-based system may be a way to bring these people into the private insurance system.
- The likelihood that an individual will be uninsured is highest for American Indians/ Native Alaskans (27.9 percent) and Hispanics (22.6 percent). However, although the *rate* of uninsured is lower for non-Hispanic Whites (7.8 percent), this group accounts for two-thirds (67 percent) of the uninsured, given its majority status in the population.
- The highest rate of uninsured (15.7 percent) in the state can be found in the eastern rural region. However, in terms of absolute numbers, most of the uninsured reside in the more populated western half of the state.
- Although 9.2 percent of the population under 65 were uninsured in early 2000, the percent of uninsured almost doubles when measured over the course of a year (15.5 percent) since many periods without coverage are short-term or transitional. This suggests that transitional policies to help those who have recently lost insurance could help a substantial number of people.
- Three-quarters of those who were uninsured at a point in time in 2000 had been uninsured for at least a year. Therefore, although policies designed to help the short-term uninsured may be beneficial, these policies may not substantially reduce the

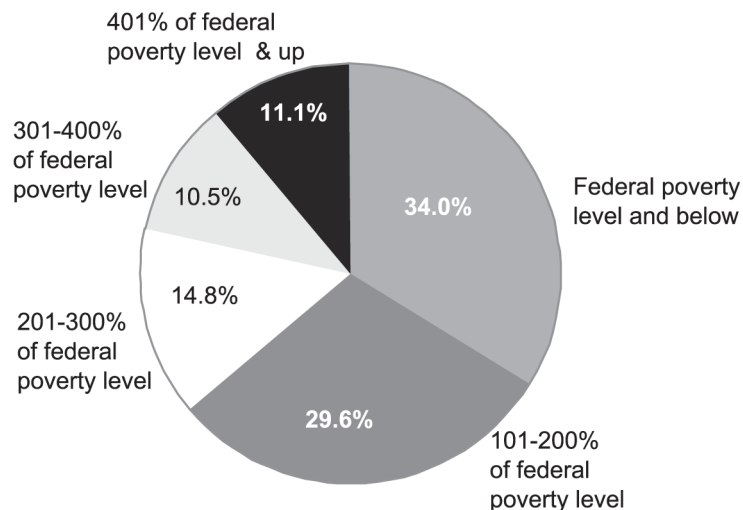
Figure 2-1. Percent Uninsured by Age, 2000



Source: 2000 Washington State Population Survey.

In 2000, 8.3 percent of all Washingtonians were uninsured. However, rates of uninsurance vary with age. Those over 65 have the lowest uninsured rate, primarily because of Medicare. The rate of uninsured children is also relatively low, at 7.1 percent. Those of prime working age—19 to 64—are the most likely to be uninsured, despite relatively wide access to employment-based insurance. The analysis in this chapter focuses on the population under 65, given their greater likelihood of being uninsured.

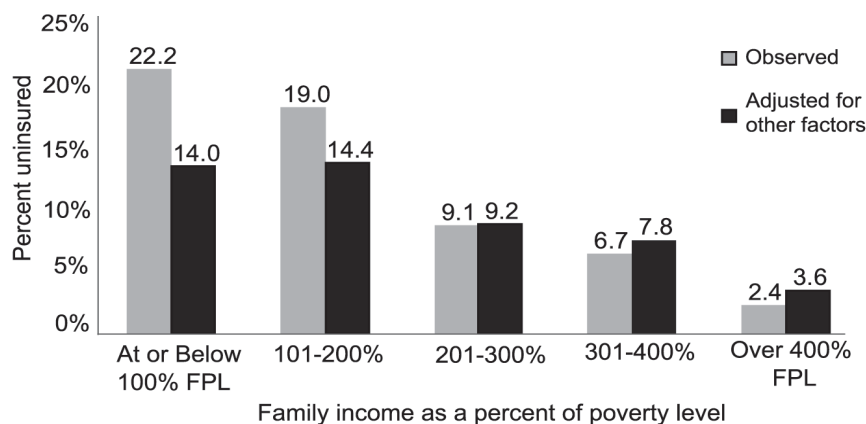
Figure 2-2. Distribution of the Uninsured by Income, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65.

In Washington, almost two-thirds of the uninsured under the age of 65 are in families with income levels below 200 percent FPL. More than three-quarters of the uninsured are in families earning less than 300 percent FPL.

Figure 2-3. Percent Uninsured by Family Income, Observed and Adjusted, 2000

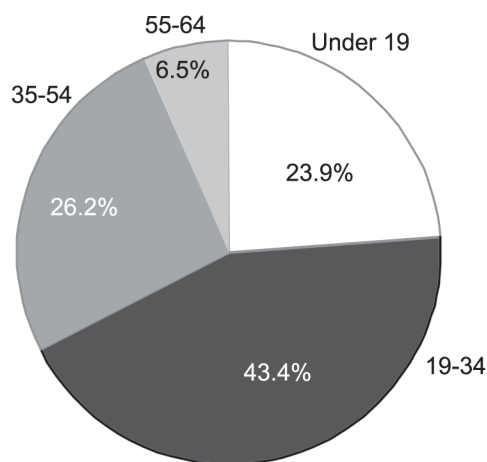


Source: 2000 Washington State Population Survey. Data refer to the population under 65. Statistical adjustments are for health status, region, race/ethnicity, age, education, citizenship, and number of workers in a family.

Family income is one of the key factors in the uninsured rate; it persists even when controlling for other characteristics that affect the likelihood of being uninsured. The uninsured rate among those in poverty is 22.2 percent and 19.0 percent among those with income between poverty and 200 percent FPL.

By contrast, the uninsured rate is only 6.7 percent among those with income between 301 and 400 percent FPL and is even lower among those with income above 400 percent FPL. The difference in uninsured rates between the low-income and high-income groups is smaller when we adjust for other factors, but the difference remains substantial.

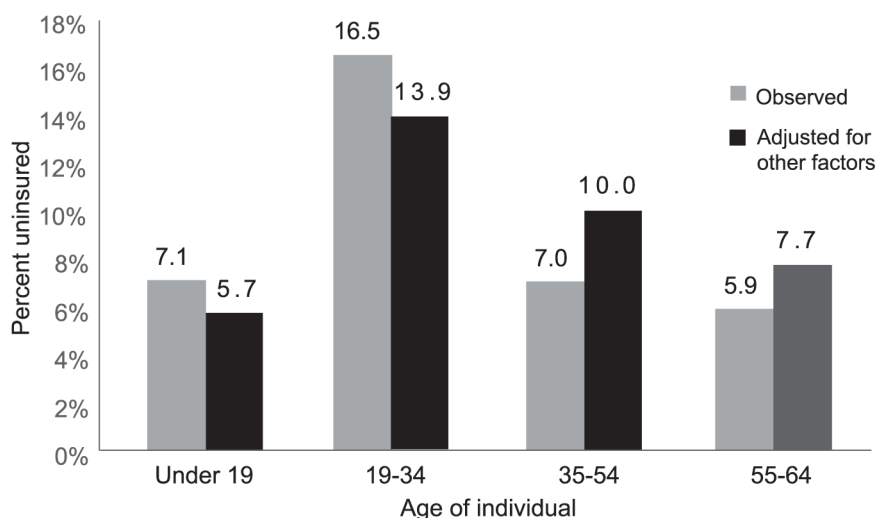
Figure 2-4. Distribution of the Uninsured by Age, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65.

Young adults aged 19 to 34 make up the largest proportion of the uninsured at 43.4 percent. This group is also largely without children (60 percent). Adults aged 35 to 54 make up the next largest segment. Children under age 19 make up about one in four of the uninsured (23.9 percent).

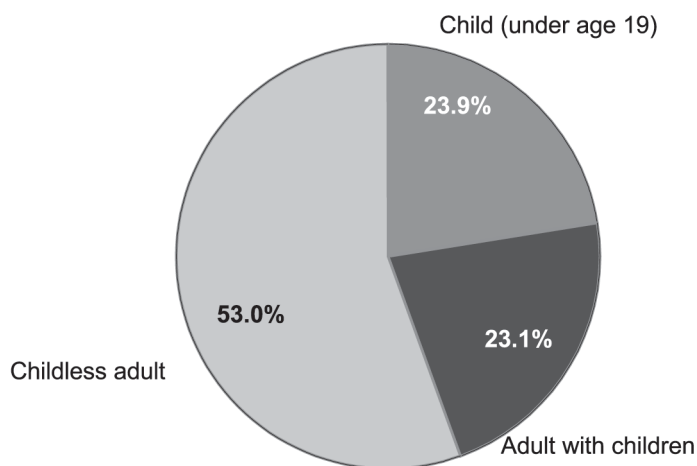
Figure 2-5. Percent Uninsured by Age, 2000



Source: 2000 Washington State Population Survey. Statistical adjustments are for health status, region, income, race/ethnicity, education, citizenship, and number of workers in a family.

When we look at the uninsured rates according to age, a similar pattern appears. The rate of uninsurance is highest for those aged 19 to 34, even when adjusted statistically for other factors that may affect the likelihood of being uninsured. The second highest uninsured rate (after adjustment) is among adults aged 35 to 54.

Figure 2-6. The Uninsured by Age or Parental Status, 2000

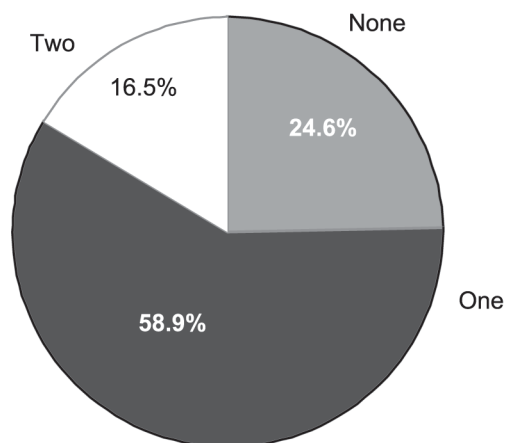


Source: 2000 Washington State Population Survey. Data refer to the population under 65.

More than half of the uninsured (53 percent) are adults without children. This is not surprising, as public programs have mostly been targeted toward children and their parents.*

*Note: Our analyses in this paper categorize legal guardians of children (such as a grandparent) as parents.

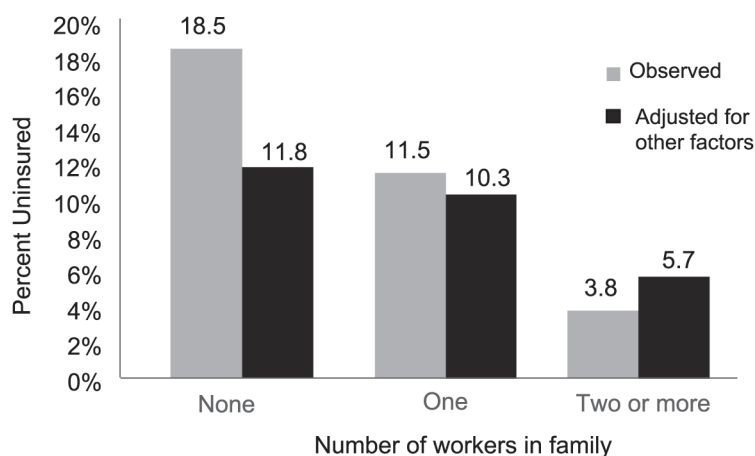
Figure 2-7. Distribution of the Uninsured by Number of Workers in the Family, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65.

More than three-quarters (75.4 percent) of the uninsured in Washington are found in families with at least one worker.

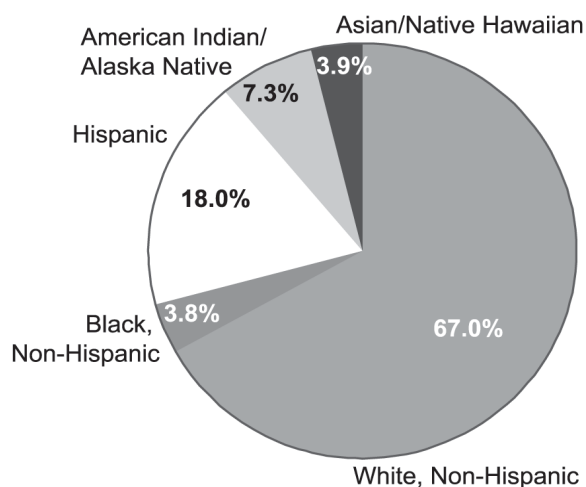
Figure 2-8. Percent Uninsured by Number of Workers in Family, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65. Statistical adjustments are for health status, region, income, race/ethnicity, age, education, and citizenship.

The uninsured rate is highest among people with no employed family member and lowest among those with two earners in the family. When adjusted for other factors, the differences diminish, but the pattern remains.

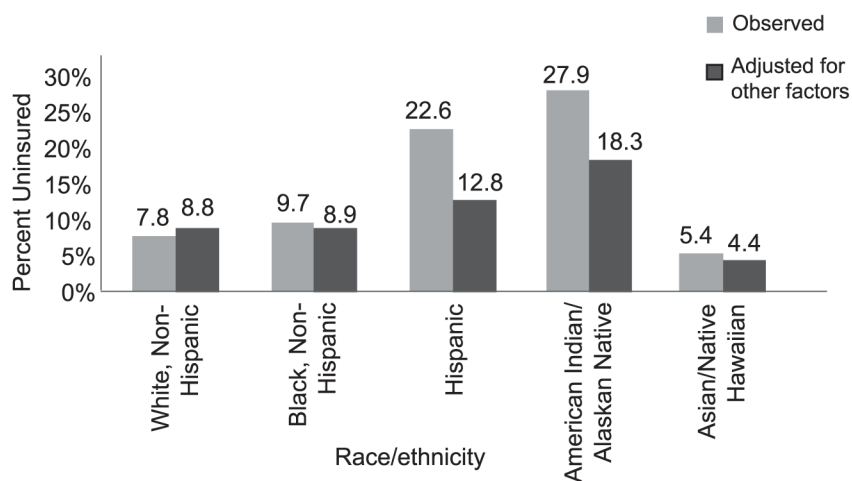
Figure 2-9. Distribution of the Uninsured by Race/Ethnicity, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65.

The uninsured population is primarily White non-Hispanic (67.0 percent). The second largest group is Hispanics, which accounts for 18.0 percent of the uninsured, followed by the American Indian/Alaska Native group, which makes up 7.3 percent.

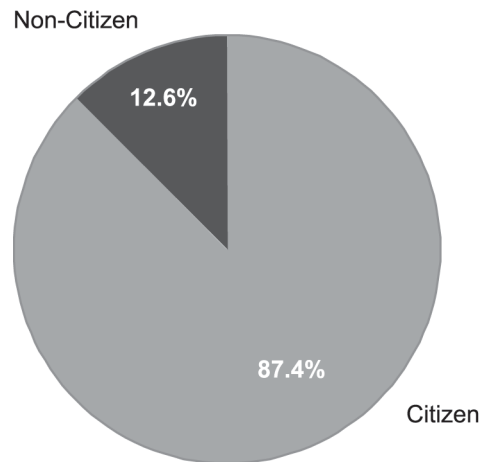
Figure 2-10. Percent Uninsured by Race/Ethnicity, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65. Statistical adjustments are for health status, region, income, race/ethnicity, age, education, citizenship, and number of workers in a family.

However, the likelihood that an individual will be uninsured is highest for American Indians/Alaska Natives, at 27.9 percent, and for Hispanics, at 22.6 percent. The disparity declines somewhat when adjusted for other factors, but these racial/ethnic groups remain more likely to be uninsured.

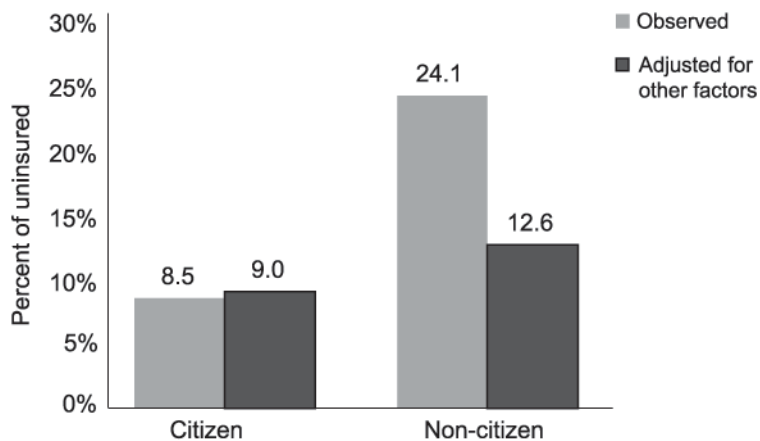
Figure 2-11. Distribution of the Uninsured by Citizenship Status, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65.

The uninsured are overwhelmingly United States citizens (87.4%).

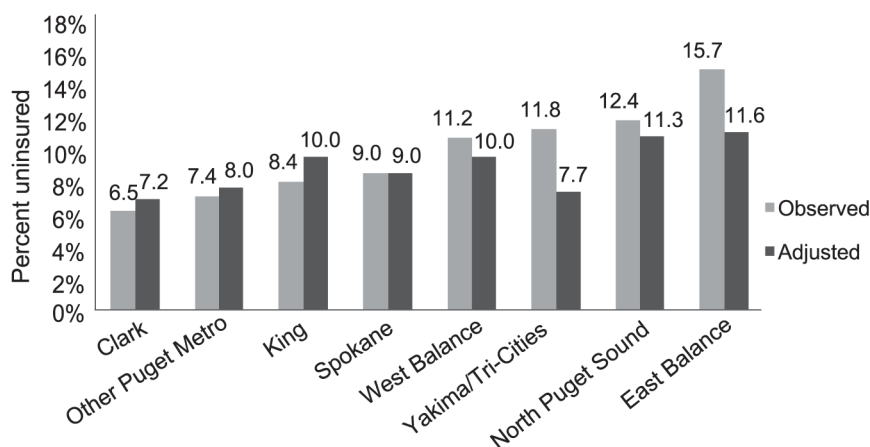
Figure 2-12. Percent Uninsured by Citizenship Status, 2000



Source: 2000 Washington State Population Survey. Data refer to the population under 65. Statistical adjustments are for health status, region, income, race/ethnicity, age, education, and number of workers in a family.

However, non-citizens are three times as likely to be uninsured as U.S. citizens. The difference in the uninsured rate between citizens and non-citizens drops substantially when adjusted for other factors.

Figure 2-13. Percent Uninsured by Geographic Region, 2000



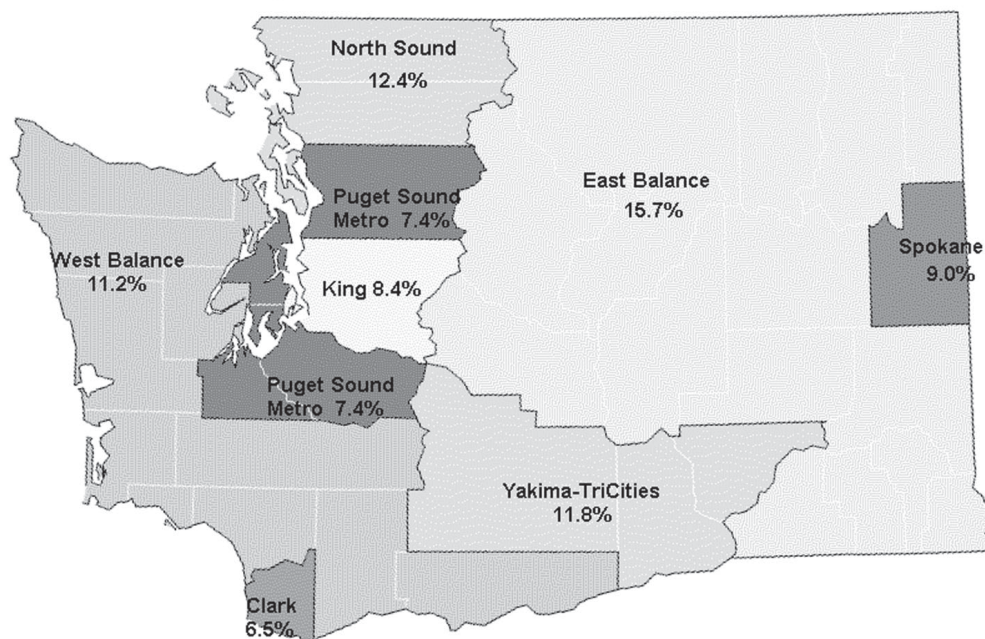
Source: Washington State Population Survey 2000. Data refer to the population under 65. Statistical adjustments are for health status, income, race/ethnicity, age, education, citizenship, and number of workers in a family.

Regions and counties are: **Clark**: Clark; **Other Puget Metro**: Kitsap, Pierce, Snohomish, Thurston; **King**: King; **Spokane**: Spokane; **West Balance**: Clallam, Cowlitz, Grays Harbor, Jefferson, Klickitat, Lewis, Mason, Pacific, Skamania, Wahkiakum; **Yakima-Tri-Cities**: Benton, Walla Walla, Yakima; **North Puget Sound**: Island, San Juan, Skagit, Whatcom; **East Balance**: Adams, Asotin, Chelan, Columbia, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Stevens, Whitman.

The East Balance region (most of the rural eastern Washington counties) has the highest uninsured rate in Washington (15.7 percent). The lowest uninsured rate occurs in Clark County (6.5 percent). These regional differences diminish but remain after adjusting for other factors likely to affect rates of uninsured. After adjustment, uninsured rates for the West Balance, King County, North Puget, and East Balance regions are 10 percent or more.

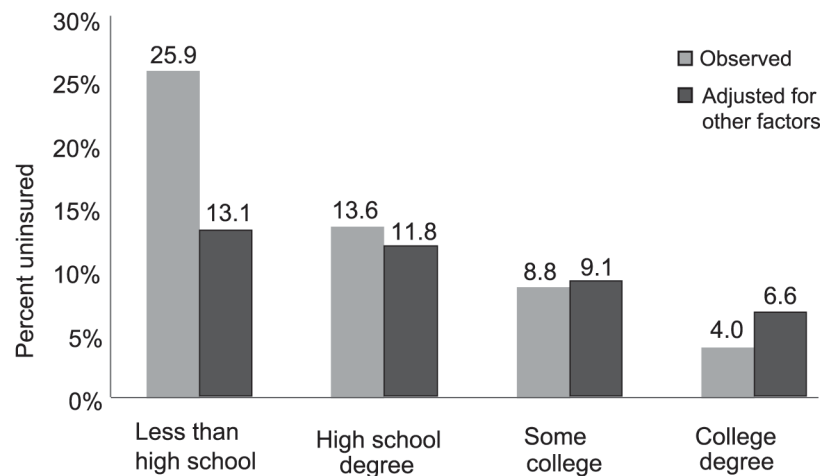
The map below shows the unadjusted uninsured rates for the regions.

Figure 2-14. Percent Uninsured by Geographic Region, 2000



Source: Washington State Population Survey 2000. Data refer to the under 65 population.

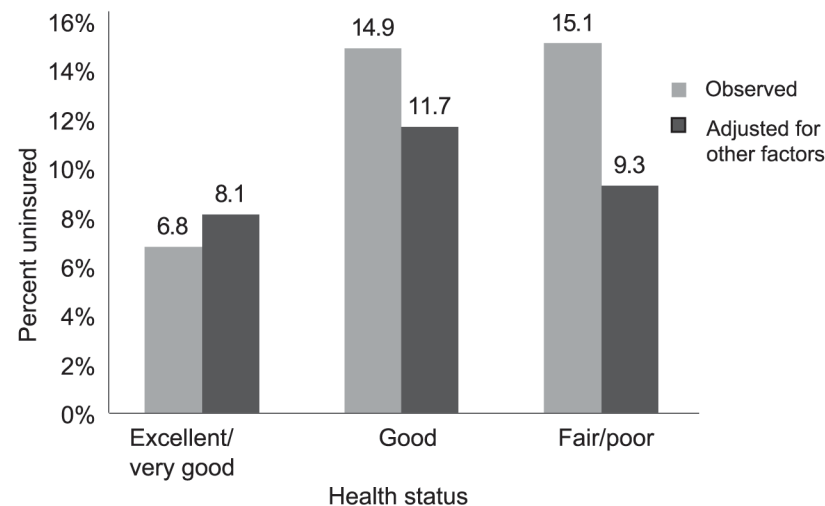
Figure 2-15. Percent of Adults Uninsured by Education, 2000



Source: Washington State Population Survey 2000. Data refer to adults aged 19-64. Statistical adjustments are for health status, region, income, race/ethnicity, age, citizenship, and number of workers in a family.

Adults (aged 19-64) with less education are more likely to be uninsured. Those with less than a high school education are the most likely to be uninsured (25.9 percent); those with a college degree are the least likely to be uninsured (4.0 percent). These differences diminish, but do not disappear, when income and other factors are taken into account.

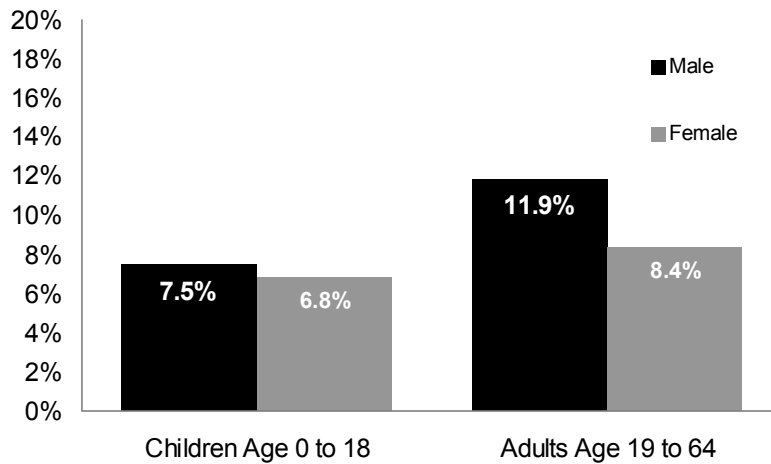
Figure 2-16. Percent Uninsured by Self-Reported Health Status, 2000



Source: Washington State Population Survey 2000. Data refer to the population under 65. Statistical adjustments are for region, income, race/ethnicity, age, education, citizenship, and number of workers in a family.

The healthiest individuals are least likely to be uninsured. These differences shrink when adjusted for other factors.

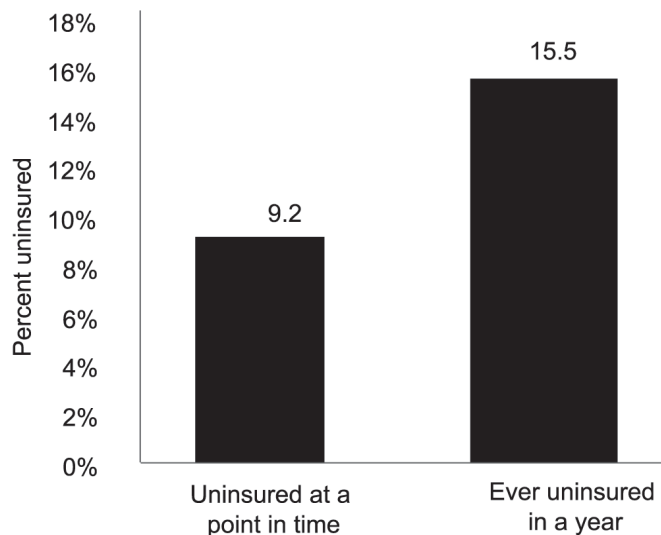
Figure 2-17. Uninsured Rates by Gender, Adults and Children, 2000



Source: 1998, 2000 Washington State Population Surveys.

Uninsured rates also vary by gender, with male adults and children more likely to be uninsured than female adults and children.

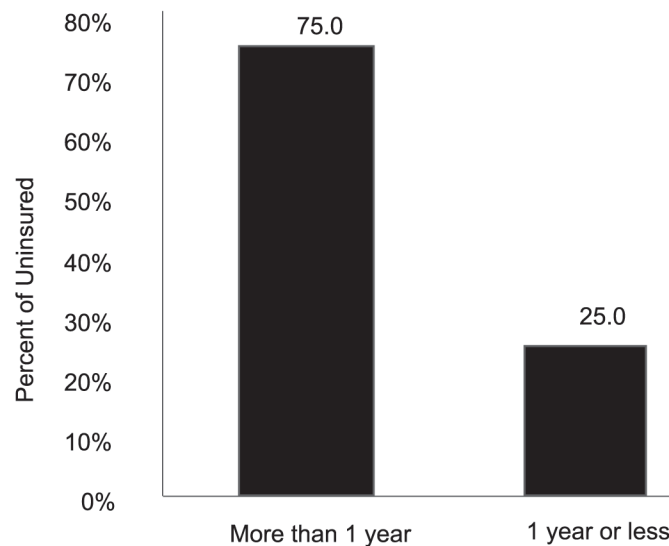
Figure 2-18. Percent Uninsured at One Point in Time vs. Ever Uninsured in the Prior 12 Months, 2000



Source: 1998, 2000 Washington State Population Surveys. Data refer to the population under 65.

The uninsured rate is nearly twice as high when measured over the course of a year compared to a single point in time, showing that for many people being uninsured is transitory. Therefore, policies to fill short-term gaps (such as for those recently losing an employer plan) may help many people who face a lack of insurance.

Figure 2-19. Distribution of Individuals Uninsured at One Point in Time, by Length of Time Without Insurance, 2000



Source: 2000 Washington State Population Survey; 1997 RWJF Washington Family Health Insurance Survey. Data refer to the population under 65.

However, three-quarters of those who were uninsured at a point in time have been uninsured for one year or more. This means that most of the uninsured are in long-term episodes of uninsurance. Consequently, policies designed to assist the short-term uninsured are unlikely to substantially reduce the overall uninsured rate.